Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main United States Bankruptcy Court Page 1 of 42 Voluntary Petition Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Pughsley Eugene T. Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9763 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 4136 W. Adams St. Chicago, Illinois ZIP CODE **60624** ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for  $\mathbf{Z}$ Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Partnership Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities, Commodity Broker Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box.) Tax-Exempt Entity (Check box, if applicable.) Debts are primarily consumer Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose. Filing Fee (Check one box.) Chapter 11 Debtors Check one box: ☐ Full Filing Fee attached Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). S. Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors in accordance with 11 U.S.C. § 1126(b) Statistical/Administrative Information THIS SPACE IS FOR Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Ø 50-99 100-199 25,001-1-49 200-999 1,000-5 001-10.001-50.001-Over 10 000 50,000 100,000 100,000 Estimated Assets 4 \$100,001 to \$50,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than 50 to to \$500 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$100 to \$50 to \$1 billion \$1 billio million million million million million Estimated Liabilities 4 \$50,001 to \$100,001 to \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$0 to \$500,001 \$500,000,001 More than

to \$50

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B 1 (Official Form	ase 09-23375 Doc 1 Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Main
Voluntary Petit	tion Document	Name of Debtor(s): Eugene T. Pughsley	AND
(1 nis page musi	t be completed and filed in every case.)  All Prior Bankruptey Cases Filed Within Last 8 \( \)		
Location	The state of the s	Case Number:	Date Filed:
Where Filed: Location		Case Number	Data Filed:
Where Filed:			Date Filed:
Name of Debtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		
Ivanie of Deolo		Case Number:	Date Filed:
District:	Northern District of Illinois	Relationship:	Judge:
	Exhibit A	Exhibit B	<u></u>
(To be complete	ed if debtor is required to file periodic reports (e.g., forms 10K and	(To be completed if debtor whose debts are primarily c	
10Q) with the S	Securities and Exchange Commission pursuant to Section 13 or 15(d)	, ,	•
of the Securities	Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she]	foregoing petition, declare that I
		12, or 13 of title 11, United States Code	and have explained the relief
		available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	certify that I have delivered to the
		decide the notice required by 11 0.5.C. § 542	( <i>v)</i> .
Exhibit A	is attached and made a part of this petition.	X Signature of Attorney for Debtor(s) (	Date)
		Signature of Attorney for Debur(s)	EAIC)
	Exhibit	c	
Does the debtor	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?
	Exhibit C is attached and made a part of this petition.	_	·
	countries to the difference of the parties of the parties.		
₩o.			
	Exhibit	: D	
(To be compl	leted by every individual debtor. If a joint petition is filed	I, each spouse must complete and attac	h a separate Exhibit D.)
			•
M) Exim	oit D completed and signed by the debtor is attached and i	made a part of this perition.	
If this is a join	nt petition:		
☐ Exhib	oit D also completed and signed by the joint debtor is atta-	ched and made a part of this petition	
		ones are most a part of and pedacin.	
	Information Regarding to	he Debtor - Venne	
<b>2</b> 1	(Check any applic Debtor has been domiciled or has had a residence, principal place of		190 dans farmer times.
₩.	preceding the date of this petition or for a longer part of such 180 day		180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general parti	ner, or partnership pending in this District.	
	Debtor is a debtor in a foreign proceeding and has its principal place	of business or principal assets in the United Sta	stes in this District or
	has no principal place of business or assets in the United States but is this District, or the interests of the parties will be served in regard to t	s a defendant in an action or proceeding [in a fer	deral or state court] in
	Certification by a Debtor Who Resides as (Check all applical		
$\Box$	• • • • • • • • • • • • • • • • • • • •	,	
	Landlord has a judgment against the debtor for possession of debto	or a residence. (If box checked, complete the fol	Howing.)
		(Name of landlord that obtained judgment)	
		C or manustra and woman's jungitudity	
			· · · · · · · · · · · · · · · · · · ·
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are centire monetary default that gave rise to the judgment for possession		
	Debtor has included with this petition the deposit with the court of filing of the petition.	any rent that would become due during the 30-d	ay period after the
П	Dahter contifies that ha/she has served the Landlard with this contif	Tention (11 H C C & 262(1))	

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main

B 1 (Official Form) 1 (1/08)	Page 3 of 42
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	Eugene T. Pughsley
	natures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition.] I	and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)
have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code,	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the
specified in this petition.  x /s/ Eugene T. Pughsley // // // // // // // // // // // // //	order granting recognition of the foreign main proceeding is attached.  X (Signature of Foreign Representative)
Signature of Debtor	(Signature of Foreign Representative)
Signature of Joint Debtor	(Printed Name of Foreign Representative)
Telephone Number (if not represented by attorney) 6-26-09 Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(b) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Evette D. Vine  Printed Name and title, if any, of Bankruptcy Petition Preparer xxx-xx-7801  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  6146 S. Kenwood Ave. #605  Address Chicago, Illinois 60637
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	x /s/ Evette D. Vine Lutte D. Ville  6-26-09  Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X Signature of Authorized Individual	partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual  Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

B 1D (Official Form 1, Exhibit D) (12/08)

### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Eugene T. Pughsley	Case No
Debtor	(if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- ☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 5 of 42

B 1D (Official Form 1, Exh. D) (12/08) - Cor	BID	(Official	Form 1.	Exh. D)	(12/08)	- Cont.
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Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

applic	☐ 4. I am not required to receive a credit counseling briefing because of: [Check the vable statement.] [Must be accompanied by a motion for determination by the court.]
	☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental
	illness or mental deficiency so as to be incapable of realizing and making rational
	decisions with respect to financial responsibilities.);
	☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the
	extent of being unable, after reasonable effort, to participate in a credit counseling
	briefing in person, by telephone, or through the Internet.);
	Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Eugene T. Pughsley

Date: 06/26/2009

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 6 of 42

B6 Summary (Official Form 6 - Summary) (12/07)

# United States Bankruptcy Court

	Northern	District Of Illinois
In re	Eugene T. Pughsley	Case No.
	Debtor	Chapter 13

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	3	\$4,205.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	<b>\$</b> 5		s 17,408.20	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,550.00
J - Current Expenditures of Individual Debtors(s)	Yes	1			\$2,200.00
TO	)TAL	176	\$4,205.00	\$17,408.20	

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 7 of 42

Form 6 - Statistical Summary (12/07)

# United States Bankruptcy Court

		Nonnem	District Of Illinois		
In re	Eugene T. Pughsley		Case No.		
	Debtor		***************************************		
			Chapter	13	

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,702.18
Average Expenses (from Schedule J, Line 18)	\$2,200.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3.550.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	·	\$0.00
4. Total from Schedule F		\$17,408.20
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$17,408.20

Case 09-23375	Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Mair
B6A (Official Form 6A) (12/0	7)	Document	Page 8 of 42	

In re	Eugene T. Pughsley	Case No.
	Debtor	(If known)

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSHAMD, WITE, XOBAT, OR COMMANITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	:			
	Tot	tal ➤	0.00	

(Report also on Summary of Schedules.)

Case 09-23375 B6B (Official Form 6B) (12/07	Doc 1	Filed 06/26/09
B6B (Official Form 6B) (12/07	7)	Document

Entered 06/26/09 15:37:04 Page 9 of 42

Desc	Main

In re Eugene T. Pughsley	Case No.
Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

r	<del> </del>		·	
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	RESEARCH WENE, YOURT, OR COMPAGNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at TCF Bank		5.00
Security deposits with public utilities, telephone companies, landlords, and others.	x			
Household goods and furnishings, including audio, video, and computer equipment.		Usual and ordinary household goods		2,000.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6. Wearing apparel.	:	Usual and ordinary		200.00
7. Furs and jewelry.		costume jewelry, watch		500.00
Firearms and sports, photographic, and other hobby equipment.	Х	, , , , , , , , , , , , , , , , , , , ,		300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

# Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 10 of 42

In re Eugene T. Pughsley	Case No.
Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HASSAME, WIFE, YORK, OR COMMENTY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
Stock and interests in incorporated and unincorporated businesses.  Itemize.	Х			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
<ol> <li>Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.</li> </ol>	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
		·		

	Case 09-233	75 Doc 1
B6B	Case 09-233 (Official Form 6B) (	12/07) Cont.

Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 11 of 42

la re	Eugene T. Pughsley	Case No.
	Debtor	(If known)

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

		(Communication Sheet)		
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HESIAND, WIPE, FURT, OR COMMENCEY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	х			· · · · · · · · · · · · · · · · · · ·
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1997 Lincoln Town Car		1,500.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		2 continuation sheets attached	Fotal➤	<b>\$4,205.00</b>

Case 09-23375 Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Main
B6C (Official Form 6C) (12/07)	Document	Page 12 of 42	

In re	Eugene T. Pughsley	Case No
	Debtor	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	
(Check one box)	

☐ 11 U.S.C. § 522(b)(2)
☑ 11 U.S.C. § 522(b)(3)

 $\square$  Check if debtor claims a homestead exemption that exceeds \$136,875.

DESCRIPTION OF PROPERTY	SPEC SCRIPTION OF PROPERTY PROVI EXE			VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION	
Checking, Savings, or Checking account with	Other Financia TCF Bank	el Accounts, Cert 735 ILCS 5/1:		<u>Deposit</u> 5.00	5.00	
Household Goods and Usual and ordinary hou		735 ILCS 5/12	-1001(b)	2,000.00	2,000.00	
Wearing Apparel Usual and ordinary we	ring apparel	735 ILCS 5/12	-1001(b)	200.00	200.00	
Furs and Jewelry Costume jewelry, watch	h	735 ILCS 5/12	1001(b)	500.00	500.00	
Automobiles, Trucks, T 1997 Lincoln Town Ca		ther Vehicles 735 ILCS 5/2-1	001(c)	1,500.00	1,500.00	
		Total		4.205.00	4,205.00	
				; ;		

# Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 13 of 42

**B6D (Official Form 6D) (12/07)** 

In re	Eugene T. Pughsley	Cas	
	Debtor		(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$		į			
ACCOUNT NO.								
					į			
			VALUE \$					
0 continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				S	\$
			(Ose only on last page)			Ţ	(Report also on Summary of	(If applicable, report
							Schedules.)	also on Statistical Summary of Certain Liabilities and Related

Data.}

# Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 14 of 42

B6E (Official Form 6E) (12/07)

Contributions to employee benefit plans

In re	Eugene T. Pughsley	Case No
	Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

what primarily communication to the character of the character of the control of the control of the character of the characte
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6F (Offici	Case 09-23375 al Form 6F) (12/07)		Filed 06/26/09 Document	Page 15 of 42	Desc Main	
ln re	Eugene T. Pughsley		<b>&gt;</b>	Case No.		
	Debto	F			(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT MAILING ADDRESS CODEBTOR INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 1500039978346xxxx Opened 02/2007 1,076.00 Chicago, Illinois 60687-0001 ACCOUNT NO. 377222402991009xxxxx Opened 05/2008 Nationwide Credit, Inc. 0.00 2015 Vaughn Rd NW - Ste. 400 Kennesaw, GA 30144-7802 ACCOUNT NO. 349991391761xxxxxxxx Opened 11/2006 American Express 1,057.00 PO Box 981537 El Paso, TX 79998 ACCOUNT NO. 45641901009528xxx Opened 03/2006 Columbus B&T Georgia 500.00 245 Perimeter Center - Ste. 600 Atlanta, GA 30346 Subtotal> \$2,633.00 continuation sheets attached S (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS **INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 6816156015 Opened 02/2007 ACCOUNT NO. ComEd 317.00 P O Box 6111 Carol Stream, IL 60197-6111 ACCOUNT NO. 45641990100952869xx Opened 05/2008 Aspire 1067.00 P O Box 105341 Atlanta, GA 30348-5341 ACCOUNT NO. 448700572Axxxx Opened 11/2006 Acct. T-Mobile Law Offices of Mitchell N Kay 248.29 P O Box 2374 Chicago, IL 60690-2374 ACCOUNT NO.00573--00059447xxxx Opened 03/2006 Acct: ADT Security 894.36 Financial Mgmt Solutions, Inc. 2720 S. River Rd. - Suite 4 Des Plaines, IL 60018 Subtotal> \$ 2,526.25 continuation sheets attached 3 (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Case 09-23375 Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Main
B6F (Official Form 6F) (12/07) - Cont.	Document	Page 17 of 42	

In re	Eugene T. Pughsley	Case No.
	Debtor	(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 14114977xxxxx  Harris & Harris 600 W. Jackson Blvd. Chicago,IL 60661-5635			Opened 04/2006				0.00
ACCOUNT NO.771420033949030xx			Opened 03/2006				
GEMB/Sam's Club P O Box 981400 El Paso, TX 799998							759.00
ACCOUNT NO.697790xxxxxxxxxx			Opened 05/2008				
Nationwide Acceptance 3435 N. Cicero Ave. Chicago, Illinois 60641-3782							4,092.00
ACCOUNT NO.41853401015364xxxx			Opened 10/2004				
Plains Commerce Bank 3817 S. Elmwood Ave. Sioux Falls, SD 57105							2,243.00
ACCOUNT NO. 7734766xxxxx			Opened 03/2006				
Worldwide Asset Purchase 101 Convention Ctr Ste. 850 Las Vegas, NV 89109			Sam's Chib				0.00
Sheet no. 3 of 3 continuation sheets attached  Subtotal							\$ 7,094.00
Nonpriority Claims							
Total➤ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)						\$	

	Debte	D. ST	·····		(if known)	
In re _	Eugene T. P	ughsley	<b></b>	Case No.		
B6F (O	Case 09-23375 Official Form 6F) (12/07)	Doc 1	Filed 06/26/09 Document	Entered 06/26/09 15:37:04 Page 18 of 42	Desc Main	

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data ..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CODEBTOR CONTINGENT MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. D8727896xxx Opened 02/2007 ACCOUNT NO. Orkin Pest Centrol 180.20 4161B 166th St Oak Forest, IL 60452-4626 141836229x ACCOUNT NO. Opened 12/2008 Check-N-Go 1600.00 800 N. Kodzie Ave. Chicago, IL 60651 ACCOUNT NO. CL12-7477710070xxxxx Opened 05/2009 The Payday Loan Store of Illinois Inc. 1000.00 801 1/2 N. Pulaski Chicago, Illinois 60651 ACCOUNT NO. CL12-747710071xxxx Opened 05/2009 The Payday Loan Store of Illinois Inc. 575.00 801 1/2 N. Pulaski Chicago, Illinois 60651 \$3,355.20 Subtotal> continuation sheets attached \$ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

	Debtor	7			(if known)
In re	Eugene T. Pug	ghsley	,	Case No.	
B6F (Official For	m 6F) (12/07)	DOCI	Document	Page 19 of 42	.57.04 Desc Main

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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Filed 06/26/00 Entered 06/26/00 15:37:04

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State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarity consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME. DATE CLAIM WAS AMOUNT OF UNLIQUIDATED CODEBTOR CONTINGENT MAILING ADDRESS **INCURRED AND CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. 6181 Opened 03/2009 ACCOUNT NO. Americash Loans LLC 1800.00 1117 S First Avenue Maywood, IL 60153 ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal > \$1,800.00 continuation sheets attached \$17,408.20 Total> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

### Eugene T. Pughsley, Debtor

Peoples Gas Chicago, Illinois 60687-0001	Nationwide Credit, Inc. 2015 Vaughn Rd NW – Ste. 400 Kennesaw, GA 30144-7802	American Express P O Box 981537 El Paso, TX 79998
Columbus B&T Georgia 245 Perimeter Ctr – Ste. 600 Atlanta, GA 30346	ComEd P O Box 6111 Carol Stream, IL 60197-6111	Aspire P O Box 105341 Atlanta, GA 30348-5341
Law Offices of Mitchell N Kay P O Box 2374 Chicago, IL 60690-2374	Equinox Financial Mgmt Solutions, Inc. 2720 S. River Rd. – Suite 4 Des Plaines, IL 60018	Harris & Harris 600 W. Jackson Blvd. Chicago, IL 60661-5635
GEMB/Sam's Club P O Box 981400 El Paso, TX 799998	Nationwide Acceptance 3435 N. Cicero Ave. Chicago, Illinois 60641-3782	Plaines Commerce Bank 3817 S. Elmwood Ave. Sioux Falls, SD 57105
Worldwide Asset Purchase 101 Convention Ctr – Ste 850 Las Vegas, NV 89109	Orkin Pest Control 4161B 166 <sup>th</sup> St. Oak Forest, IL 60452-4626	Check-N-Go 800 N. Kedzie Ave. Chicago, Illinois 60651
The Payday Loan Store of Illinois 801 ½ N. Pulaski Chicago, Illinois 60651	Americash Loans LLC 1117 S First Avenue Maywood, IL 60153	

Case 09-23375	Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Main
		Document	Page 21 of 42	
B6G (Official Form 6G	(12/07)			

B6G (Offic	ial Form 6G) (12/07)	
In re	Eugene T. Pughsley	Case No.
	Debtor	(if known)

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Z	Check this b	ox if debtor h	as no execut	ory contracts	or unexpired	leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Бен ( <b>О</b> тей	se 09-23375 Doc 1 al Form 6H) (12/07)	Filed 06/26/09 Document	Entered 06/26/09 15:37:04 Page 22 of 42	Desc Main
In re	Eugene T. Pughsley		Case No.	
	Debtor			(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

$\Box$	Check thi				
<b>W</b>	Check the	s hox	it debtor	has no	codebtors

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B22A (Official Form 22A) (Chapter 7) (12/08)

Re: Eugene T. Pughsley, Debtor

#### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details**

Income for the period of 01/15/2009 to 06/15/2009

#### Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Cook County Sheriff

Income by Month:

6 Months Ago	01/2009	2430.00
5 Months Ago	02/2009	2430.00
4 Months Ago	03/2009	2430.00
3 Months Ago	04/2009	2430.00
2 Months Ago	05/2009	2430.00
Last Month	06/2009	2430.00

#### Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Security Supervisor

Income by Month:

01/2009	1120.00
02/2009	1120.00
03/2009	1120.00
0 /2009	1120.00
05/2009	1120.00
06/2009	1120.00
	02/2009 03/2009 0 /2009 05/2009

Average Per Month: \$ 3550.00

Case 09-23375	Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Mair
B6I (Official Form 6I) (12/07)		Document	Page 24 of 42	

In re	Eugene T. Pughsley	Case No.
	Debtor	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE
Status: Single	RELATIONSHIP(S): Taneisha and Phillip		AGE(S): 15 yrs, 17 yrs
Employment:	DEBTOR		SPOUSE
Occupation	Cook County Sheriff and Security Supervisor		
Name of Employer	Cook County Court and Metroplex		
How long employe	43 VCMS MIKI IV VIS		
Address of Employ	2600 S. California 200 E. Randolph - Ste. 2100 Chicago, Illinois 60608 Chicago, IL 60601		
	of average or projected monthly income at time	DEBTOR	SPOUSE
case t	filed)	\$3550.00	6
1. Monthly gross was	ges, salary, and commissions	\$3330.00	\$
(Prorate if not page	aid monthly)	\$ 0.00	\$
2. Estimate monthly	overtime		
3. SUBTOTAL		\$3550.00	\$
4. LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes ar		\$847.82	\$
<ul> <li>b. Insurance</li> </ul>		\$	<u>\$</u>
c. Union dues		\$	\$
d. Other (Specify)	:	<b>y</b>	3
S. SUBTOTAL OF P	AYROLL DEDUCTIONS	\$ <u>847.82</u>	<b>s</b>
6. TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>2702.18</u>	\$
7. Regular income fro (Attach detailed	om operation of business or profession or farm statement)	\$	<u>\$</u>
<ol> <li>Income from real p</li> </ol>		\$	\$
). Interest and divide		<u> </u>	\$
the debtor's use	nance or support payments payable to the debtor for e or that of dependents listed above	\$	\$
•	government assistance	•	•
2. Pension or retiren	nent income	7	J
3. Other monthly inc		\$	\$
(Specify):		\$	\$
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>0.00</u>	S
5. AVERAGE MON	THLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2702.18</u>	\$
6. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	\$ <u>2702</u>	18
otals from line 15)			ry of Schedules and, if applicable, of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-23375	Doc 1	Filed 06/26/09	Entered 06/26/09 15:37:04	Desc Main
<b>B6J</b> (Official Form 6J) (12/07)		Document	Page 25 of 42	

In re	Eugene T. Pughsley ,	Case No.
	Debtor	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expen	ditures labeled "Spouse."
1. Rent or home mortgage payment (include lot rented for mobile home)	s 1200.00
a. Are real estate taxes included? YesNo✓	
a. Are real estate taxes included?  b. Is property insurance included?  Yes No V  No V	
2. Utilities: a. Electricity and heating fuel	s300.00
b. Water and sewer	s <u>0.00</u>
c. Telephone	s <u>100.00</u>
d. Other	s <u>0.00</u>
3. Home maintenance (repairs and upkeep)	s <u>0.00</u>
4. Food	s <u>150.00</u>
5. Clothing	s <u>100.00</u>
6. Laundry and dry cleaning	s <u>50.00</u>
7. Medical and dental expenses	s <u>50.00</u>
8. Transportation (not including car payments)	s <u>0.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	s <u>50.00</u>
10.Charitable contributions	s <u>0.00</u>
11.Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>0,00</u>
b. Life	s <u>0.00</u>
c. Health	s <u>0.00</u>
d. Auto	s <u>100.00</u>
e. Other	s <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0.00</u>
b. Other	\$ <u>0.00</u>
c. Other	s <u>0.00</u>
14. Alimony, maintenance, and support paid to others	s <u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
17, Other	\$ <u>0.00</u>
<ol> <li>AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> </ol>	\$2,200.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	<u>\$2,702.18</u>
b. Average monthly expenses from Line 18 above	s2,200,00
c. Monthly net income (a. minus b.)	\$ <u>502.18</u>

In re Eugene T. Pughsley		Case No.	
Case 09-23375 Doc 1  B6 Declaration (Official Form 6 - Declaration) (12/07)	Document	Page 26 of 42	Desc Main
0 00 00075 5 4	E: 1 00/00/00	E	D 14 '

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

(if known)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

my knowledge, information, and belief.	egoing summary and schedules, consisting	g of sheets, and that they are true and correct to the best of
,		40
Date06/ 26 /2009	Signature:	/s/ Eugene T. Pughsley
		Debtor
Date	Signature:	
		(Joint Debtor, if any)
	[If joint case, b	both spouses must sign.]
DECLARATION AND SIGNATURE O	F NON-ATTORNEY BANKRUPTCY PE	ETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy pe the debtor with a copy of this document and the notices and inform promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fe amount before preparing any document for filing for a debtor or as	nation required under 11 U.S.C. §§ 110(b), see for services chargeable by bankruptcy pet	ition preparers. I have given the debtor notice of the maximum
Evette D. Vine	xxx-xx-7801	
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)	
if the bankrupicy petition preparer is not an individual, state the n who signs this document.	iame, title (i) any), address, and social secur	rity number of the officer, principal, responsible person, or partner
Address 6146 S. Kenwood Ave. #605 Chicago, Illinois 60637		
Q . \ \/·		
x Sutte D. Vine	06/	/26/2009
Signature of Bankruptcy Petition Preparer	Date	4-7-4-8-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-4-
Names and Social Security numbers of all other individuals who p	repared or assisted in preparing this docume	ent, unless the bankruptcy petition preparer is not an individual:
lf more than one person prepared this document, attach additiona	l signed sheets conforming to the appropria	ne Official Form for each person.
A bankrapicy petition proparer's failure to comply with the provisions of 18 U.S.C. § 156.	fittle 11 and the Pederal Paules of Bankruptcy F	Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY	OF PERJURY ON BEHALF OF A	A CORPORATION OR PARTNERSHIP
I the fifthe pres	ident or other officer or an authorized ege	ent of the corporation or a member or an authorized agent of the
I, the [the pres	ident or other officer or an authorized age _[corporation or partnership] named as d	ent of the corporation or a member or an authorized agent of the debtor in this case, declare under penalty of perjury that I have
partnership ] of the read the foregoing summary and schedules, consisting of s	ident or other officer or an authorized age _[corporation or partnership] named as d sheets (Total shown on summary page plu	ent of the corporation or a member or an authorized agent of the lebtor in this case, declare under penalty of perjury that I have us I), and that they are true and correct to the best of my
partnership ] of the read the foregoing summary and schedules, consisting of s knowledge, information, and belief.	ident or other officer or an authorized age _[corporation or partnership] named as d sheets (Total shown on summary page plu	ent of the corporation or a member or an authorized agent of the lebtor in this case, declare under penalty of perjury that I have as I), and that they are true and correct to the best of my
partnership ] of the s read the foregoing summary and schedules, consisting of s knowledge, information, and belief.	_ [corporation or partnership] named as d sheets ( <i>Total shown on summary poge ph</i> u	lebtor in this case, declare under penalty of perjury that I have us I), and that they are true and correct to the best of my
partnership ] of the	_ [corporation or partnership] named as d sheets ( <i>Total shown on summary poge ph</i> u	ent of the corporation or a member or an authorized agent of the lebtor in this case, declare under penalty of perjury that I have as I), and that they are true and correct to the best of my
I, the [the preseprent of the partnership] of the read the foregoing summary and schedules, consisting ofs knowledge, information, and belief.	_ [corporation or partnership] named as d sheets (Total shown on summary page plu  Signature:	lebtor in this case, declare under penalty of perjury that I have us I), and that they are true and correct to the best of my
partnership ] of the read the foregoing summary and schedules, consisting of s knowledge, information, and belief.	_[corporation or partnership] named as d sheets (Total shown on summary page plu  Signature:  [Print or type	name of individual signing on behalf of debtor.}

B7 (Official Form 7) (12/07)

2009

### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	Eugene T. Pughslev	. Case No.	
	Debtor		(if known)
	STATEME	NT OF FINANCIAL A	AFFAIRS
informa filed. A should p affairs. child's p	ermation for both spouses is combined. If the ation for both spouses whether or not a joint An individual debtor engaged in business as provide the information requested on this st. To indicate payments, transfers and the like parent or guardian, such as "A.B., a minor cond Fed. R. Bankr. P. 1007(m).	ne case is filed under chapter 12 petition is filed, unless the spo a sole proprietor, partner, familiatement concerning all such ace to minor children, state the child, by John Doe, guardian." I	tivities as well as the individual's personal tild's initials and the name and address of the Do not disclose the child's name. See, 11 U.S.C.
addition	implete Questions 19 - 25. If the answer to	o an applicable question is "N estion, use and attach a separat	have been in business, as defined below, also one," mark the box labeled "None." If e sheet properly identified with the case name,
		DEFINITIONS	
the filin of the ve self-em	and debtor is "in business" for the purpose of ag of this bankruptcy case, any of the follow oting or equity securities of a corporation; a ployed full-time or part-time. An individual is in a trade, business, or other activity, other	f this form if the debtor is or ha ring: an officer, director, manag a partner, other than a limited p all debtor also may be "in busine	ss" for the purpose of this form if the debtor
5 percer	atives; corporations of which the debtor is a	an officer, director, or person in of a corporate debtor and their	the debtor; general partners of the debtor and control; officers, directors, and any owner of relatives; affiliates of the debtor and insiders
	1. Income from employment or opera	ition of business	
None	the debtor's business, including part-time beginning of this calendar year to the date two years immediately preceding this cal the basis of a fiscal rather than a calendar of the debtor's fiscal year.) If a joint petit	activities either as an employed e this case was commenced. St lendar year. (A debtor that mai year may report fiscal year inc tion is filed, state income for ea income of both spouses whether	ent, trade, or profession, or from operation of e or in independent trade or business, from the ate also the gross amounts received during the ntains, or has maintained, financial records on ome. Identify the beginning and ending dates ch spouse separately. (Married debtors filing er or not a joint petition is filed, unless the
	AMOUNT	SC	URCE
	2007		\$ 83,629.00
	2008		\$ 68,604.13

\$ 46,150.00

#### 2. Income other than from employment or operation of business

None Z State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

SOURCE

#### 3. Payments to creditors

#### Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF

DATES OF PAYMENTS

AMOUNT PAID AMOUNT STILL OWING 2

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF

AMOUNT STILL OWING

**TRANSFERS** 

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AND RELATIONSHIP TO DEBTOR

**PAYMENT** 

AMOUNT PAID

AMOUNT STILL OWING 3

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None Z

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF **SEIZURE** 

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
פפתאטעע עווא שוועאו
OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON
OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION
AND VALUE OF
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None List

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 5

Evette D. Vine

06/15/2009

\$300.00

6146 S. Kenwood Ave. #605 Chicago, Illinois 60637

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND

DATE

VALUE RECEIVED

None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None Z List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

ENVIRONMENTAL

AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

8

which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN



b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

9

	NAME		ADDRESS		
None Z	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this c				
	NAME AND ADDRESS		DATE ISSUED		
<del></del>	20. Inventories				
one Z	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.				
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or othe basis)		
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.				
	DATE OF INVENTORY		NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORD		
	21 . Current Partners, Officer	s, Directors and Shareholders			
ĵ.	<ul> <li>a. If the debtor is a partnership, l partnership.</li> </ul>	ist the nature and percentage of pa	artnership interest of each member of the		
	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST		
]*	<ul> <li>b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.</li> </ul>				
	NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP		

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

. . . . . .

# Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 37 of 42

11

[If completed by an individual or individual and spouse]			
	nder penalty of perjury that I have read any attachments thereto and that they a		in the foregoing statement of financial
Date	06/26/2009	Signature	/s/ Eugene T. Pughsley
		of Debtor	2002
Date		Signature	
		of Joint Debtor (if any)	
[If completed	on behalf of a partnership or corporation]		31-44-14-14-1
	er penalty of perjury that I have read the answer at they are true and correct to the best of my ki		g statement of financial affairs and any attachments selief.
Date		Signature	
TOTAL INC. A COLUMN TO THE STATE OF THE STAT		Pri	nt Name and Title
(An individua	d signing on behalf of a partnership or corporat	tion must indicate position c	r relationship to debtor.]
	conti	nuation sheets attached	
Penalty fo	or making a false statement: Fine of up to \$500,00	0 or imprisonment for up to 5	years, or both. 18 U.S.C. §§ 152 and 3571
DECLARAT	ION AND SIGNATURE OF NON-ATTOR	NEY BANKRUPTCY PET	TTION PREPARER (See 11 U.S.C. § 110)
compensation and have p and 342(b); and, (3) if rul	les or guidelines have been promulgated pursus rers, I have given the debtor notice of the maxi	and the notices and informant to 11 U.S.C. § 110(h) set	S.C. § 110; (2) I prepared this document for nation required under 11 U.S.C. §§ 110(b), 110(h), tting a maximum fee for services chargeable by ng any document for filing for a debtor or accepting
50 A 4 A 50 A 50 A 50 A 50 A 50 A 50 A 5	Evette D. Vine		xxx-xx-7801
f the bankruptcy petition	at Title, if any, of Bankruptey Petition Prepared preparer is not an individual, state the name, to ther who signs this document.		Social-Security No. (Required by 11 U.S.C. § 110. cial-security number of the officer, principal,
	enwood Ave. #605 Illinois 60637		
x Switte b.	Viie		06/26/2009
Signature of Bankruptcy	Petition Preparer		Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 38 of 42

B 280 (10/05)

# United States Bankruptcy Court

Northern	Illinois	
n	District Of	
Eugene 1. Pughsley		
Debtor	Case No	
	Chapter	13
or caused to be prepared one or more document and that compensation paid to me within	ments for filing by the above-named debtor one year before the filing of the bankrupt (s) in contemplation of or in connection wi	r(s) in connection with this bankruptcy case, they petition, or agreed to be paid to me, for ith the bankruptcy case is as follows:
For document preparation services I have	agreed to accept\$	2700.00
Prior to the filing of this statement I have	received\$	300.00
Balance Due		2400.00
and provided the following services (item	ize):	
The source of the compensation paid to m  Debtor	ne was: Other (specify)	
The source of compensation to be paid to Debtor	me is: Other (specify)	
The foregoing is a complete statement of a by the debtor(s) in this bankruptcy case.	any agreement or arrangement for paymen	nt to me for preparation of the petition filed
To my knowledge no other person has prejexcept as listed below:	pared for compensation a document for fili	ing in connection with this bankruptcy case
NAME Evette D. Vine Lutte D. Vice	SOCIAL SECURITY NUMBER	6-26-09
Signature	Social Security number of bankruptcy	Date
I name and title, if any, of Bankruptcy Petition Preparer	petition preparer is not an individual, state the Social Security number of the	
SS: 6146 S: Kenwood Ave. #605 Chicago, IL 60637	officer, principal, responsible person of partner of the bankruptcy petition preparent.	
	Disclosure of compensation paid to many prepared or caused to be prepared on services I have prior to the filing of this statement I have Balance Due	District Of  Case No

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 39 of 42

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:	Eugene T. Pughsley	Case No.
		Judge:

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR BANKRUPTCY PETITION PREPARER (Model Retention Agreement)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

#### BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the bankruptcy petitioner preparer the debtor's objectives in filing the case.
- 2. Provide the preparer with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the bankruptcy petition preparer is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the preparer's

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 40 of 42 office, but personal attention of the bankruptcy petition preparer is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

#### AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the preparer immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the preparer of any change in the debtor's address or telephone number.
- 4. Inform the preparer of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the preparer immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
- 6. Notify the preparer if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the preparer if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the preparer before buying, refinancing, or selling real property, and before entering into any loan agreement.

#### THE BANKRUPTCY PETITION PREPARER AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 41 of 42

- 4. If the preparer will be employing another preparer to attend the 341meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other preparer and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

### ALLOWANCE AND PAYMENT OF BANKRUPTY PETITION PREPARERS' FEES [Check one option.]

1. Any bankruptcy petition preparer to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the preparer will be paid a fee of

#### \$2,300.00

In extraordinary circumstances, such as extended evidentiary hearings on appeals, the preparer may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the

Case 09-23375 Doc 1 Filed 06/26/09 Entered 06/26/09 15:37:04 Desc Main Document Page 42 of 42 preparer performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

- 2. Early termination of the case. Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the preparer to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the preparer, the court may order a refund of fees on motion by the debtor.
- 3. Retainers. The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.
- 4. Improper conduct by the bankruptcy petition preparer. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 5. Improper conduct by the debtor. If the preparer believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the preparer may apply for a court order allowing the preparer to withdraw from the case.
- 6. Discharge of the bankruptcy petition preparer. The debtor may discharge the preparer at any time.

Date: June 26, 2009

Signed:

Eugene T. Pughsley

Eugene T. Pughsley

Evette D. Vine, Bankruptcy Petition Preparer

Debtor(s)

Do not sign if the fee amount at top of This page is blank.